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ABSTRACT

The timing of three key family formation events--first sexual intercourse, first conception, and first marriage--was compared for different levels of urbanization. The levels of urbanization considered were central cities, suburbs, nonmetropolitan urban places, and rural area. Data were taken from the National Survey of Family Growth, for which interviews were conducted in 1982 with 7,969 women 15-44 years of age. Results suggested a continuation of urban-rural differences in family structure. Residents of rural areas and urban places outside of metropolitan areas begin sexual activity, conceive, and marry at younger ages than those who live in central cities or suburbs. Earlier initiation of sex and parenthood are largely a result of younger marriage. Premarital sex and conception are no more common in less densely settled areas than in metropolitan centers. Early marriage commits women to family life at a younger age and increases the share of sexual activity and conception occurring within marriage. Results of the study suggest that the improvement of rural women's status may be inhibited by early family formation, and policies aimed at improving opportunities for rural women should take the prevalence of early marriage into account. (JHZ)

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THE TIMING OF FAMILY FORMATION: RURAL-URBAN DIFFERENTIALS IN FIRST INTERCOURSE, PREGNANCY, AND MARRIAGE

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Abstract

Previous research on rural-urban differentials in family behavior has generally focused on cumulative fertility. These studies generally conclude that there has been substantial convergence in these differentials, and that much of the remaining difference can be attributed to differentials in socioeconomic and demographic traits. More recently, family demographers have turned their attention to the timing of specific family formation events. In this paper, we focus on three key family formation events, namely: first sexual intercourse, first conception, and first marriage. Using life table techniques, we compare the timing of these events for different levels of urbanization. The four levels of urbanization considered are central cities, suburbs, nonmetropolitian urban places, and rural areas. Multivariate life table regression analysis is also used to determine whether rural-urban differentials persist once other socioeconomic and demographic variables are taken into account. Data for this analysis are taken from the 1982 National Survey of Family Growth.

THE TIMING OF FAMILY FORMATION: RURAL-URBAN DIFFERENTIALS IN FIRST INTERCOURSE, PREGNANCY, AND MARRIAGE

For almost half a century scholars have proclaimed the decline of a distinctive rural subculture in the U.S. (Bender, 1975; Comhaine and Cahman, 1959; Ford, 1978; Dewey, 1960; Ogburn and Duncan, 1964). Many rural-urban distinctions have blurred with the diffusion of urban values, behavior, and material culture to the countryside. Yet, some rural-urban demographic differences persist (Sanders, 1977; Wooften, 1948; Ford, 1978). In this paper we explore urban-rural differences in family formation.

Even in the face of substantial change, urban-rural differences in family patterns continue (Brown, 1981). Perhaps fertility best illustrates this trend. At the peak of the U.S. baby boom, metropolitan ever-married women aged 35-44 averaged 2.43 children ever born, compared to 3.00 among those residing outside SMSAs (Kiser et al., 1968). Fertility among rural farm women varied inversely with proximity to a large SMSA, and, in some parts of the U.S., only educational levels contributed more than metropolitan proximity to spatial variations in rural farm fertility (Beegle, et al., 1960). Despite substantial convergence in fertility levels since the baby boom, rural-urban differences persist, particularly for women aged 25 years or younger (Rindfuss and Sweet, 1975). Moreover, urban residence lowers fertility rates, independent of spatial differences in composition (Trovato and Halli, 1983; Johnson et al., 1978).

Cumulative fertility, however, is only one aspect of family behavior. Patterns of childbearing may be viewed as the end product of several life course transitions that begin in adolescence and young adulthood, the timing of which may vary systematically by residence. Fertility--including nonmarital fertility--is closely linked to age at first intercourse, age at first marriage, and age at first conception. Timing of these events is a critical aspect of family formation. Early transitions decrease educational attachment, and increase the likelihood of a more traumatic family life course (Hayes, 1987). Early initiation of family formation helps perpetuate a more traditional family orientation by increasing the time devoted to family life and allowing less time for alternatives. This allocation of time is especially important during the transition to adulthood. As described below, each of these family transitions may vary by rural-urban residence.

First intercourse, with or without the benefit of marriage, marks a fundamental step in the transition to adult status. Sexual intercourse also exposes women to risk of pregnancy and childbearing. Indeed, the rise in teenage illegitimacy rates in the U. S. reflects in part changing standards of sexual behavior among teenagers and young never-married adults (e.g., Clayton and Bokemeier, 1980; Darling et al., 1984; Zelnik and Kantner, 1977). Sexual activity has increased among teens, particularly among females (reflecting declines in the double standard), and is reflected in increases in both the average number of sexual

partners before marriage and in the proportion of never-married adolescents that are not virgins. Moreover, age at first intercourse appears to have declined in the 1970s (Zelnick and Kantner, 1980). In 1979, the mean age at first intercourse was 16.2 years for U. S. females and 15.7 for males (Zelnick and Shah, 1983).

Despite recent declines in age at first intercourse, little is known about the comparative ages of first intercourse for urban and rural women. Although not explicitly dealing with urban-rural differences in the initiation of sexual activity, a recent study reveals that never-married females in metropolitan areas are less likely to be virgins than are their nonmetropolitan counterparts (Tanfer and Horn, 1985). Among the never-married metropolitan women, aged 20-29, 83.0 percent indicated that they had sexual intercourse at some previous time in their lives. For nonmetropolitan women this percentage was about 77.0 percent. Moreover, nonmetropolitan women were less likely than the metropolitan women to be currently sexually active. Teenagers living in urban centers also have more permissive attitudes toward sex than suburban or rural teens (Coles and Stokes, 1985). Results suggest the existence of urban-rural differences in the timing of first intercourse.

Despite higher overall fertility in rural than urban areas, there are a number of reasons why we might expect the onset of sexual intercourse (and hence the timing of first conception) to be delayed among those living in less densely settled areas.

First, urban environments presumably provide greater exposure than rural areas to alternative life-styles and standards of sexual behavior. As Clayton and Bokemeier (1980) acknowledge, teenage premarital sexual attitudes and behavior are a function in part of the attitudes and behaviors in their communities of residence, as well the reference groups used to make decisions about appropriate sexual behavior. Simply put, standards about appropriate sexual behavior are normatively prescribed, and vary across groups (e.g., age and race) and places-of-residence. Second, the composition of the population varies significantly between metropolitan and nonmetropolitan areas, affecting not only areal patterns of fertility (as discussed earlier) but also contributing to spatial variations in mean age at first intercourse. For example, mean age at first intercourse varies by race, religiosity, living arrangements (e.g., living with both parents or not), and the school enrollment status of teens (Tanfer and Horn, 1985). These compositional features vary by rural-urban residence, and may underlie rural-urban differences in age at first intercourse.

Sexual intercourse exposes females to the risk of pregnancy, and this risk is greater within marriage. Although marriage and childbearing is less closely linked today than in the past, about two-thirds of all births in the United States are born to married women. Consequently, it is not surprising that age at first marriage is highly related to fertility, although this relationship is not a simple one (Bumpass and Mburugu, 1977;

Marini, 1981). First, marriage not only increases exposure to the risk of conception because of more frequent intercourse, but the length of reproductive life within marriage is inversely related to age at first marriage. Second, since fecundity declines with age, early marriage enhances the likelihood of conception among sexually active married women. Finally, age at first marriage is related to the pace of subsequent conception and fertility (Bumpass and Mburugu, 1977). Females who marry early not only have higher cumulative fertility but also have shorter intervals between first marriage and first birth. Thus age at first marriage is intricately linked to the timing of first conception as well as overall fertility.

Part of the explanation for spatial differences in cumulative fertility may rest then with rural-urban differences in age at first marriage and age at first conception. The literature in this regard is quite mixed, however. For example, Carter and Glick (1976) report a rather uniform positive relationship between age at marriage and level of urbanization. Central cities and urbanized areas exhibited older ages at first marriage, while rural residents on the average married about one year earlier. This rural-urban differential has also been reported by Carlson (1979) in an analysis of high school dropouts. He found that among white females, early marriage was more characteristic of rural areas and small towns than of suburbs and larger cities.

Conversely, recent studies by Hogan (1978) and Waite and Spitze (1981) show opposite relationships between urbanization and age at marriage. Hogan (1978), for example, found that farm origin had the effect of increasing age at marriage, net of a variety of social and economic background variables. Similarly, Waite and Spitze (1981) found a statistically significant positive relationship between city size and the probability of marrying between ages 18 and 19, and between 20 and 21. Thus, the evidence on the relationship between residence and age at first marriage and age at first conception is quite mixed.

The main objective of this study is to examine spatial differences in the timing of family life course transitions in adolescence and young adulthood. Specifically, we will examine the timing of first intercourse, first marriage, and first conception at various levels of urbanization. Some research shows that rural-urban fertility differentials are rooted in rural-urban differences in other population characteristics. Bumpass' (1969) analysis of the joint effect of age-at-marriage and education on fertility, for example, suggests that the interactive effects of compositional factors may explain residential differences in children ever born. Likewise, Slesinger (1974) has argued that if social characteristics are held constant in a multivariate framework, residence measures will not exert significant net effects on fertility. Therefore, we will also explore the degree to which urban-rural differences persist after other factors are controlled. As outlined above,

we expect significant differences by residence, which may provide insights into the long-standing rural-urban difference in fertility and other aspects of family formation.

METHODS

Data for the analysis are taken from the National Survey of Family Growth, Cycle III. Interviews were conducted with 7,969 women 15-44 years of age in 1982. Questions focus on fertility, family formation, contraceptive use and related issues.

Life table procedures are utilized to examine the timing of life cycle events. Life tables were originally developed to describe mortality (Shryock and Siegel, 1973), but have since been used to analyze a wide variety of temporal events. Life tables offer three main advantages over other techniques. . First, the life table conceptualizes timing of events as an explicit component of the analysis. Second, relevant information on censored life histories are taken into account by the model. For example, some people were interviewed before they were married, yet many of these people will eventually marry. The life table includes these people until the time of interview, whereas other procedures would delete them from the analysis altogether. Third, the rate at which an event occurs can be decomposed into rates for competing risks. For example, the rate of first conception can be decomposed into rates for premarital and marital conception.

Two life table functions are of particular importance, namely; the cumulative proportion who have experienced the event

at each successive age, and the rate at which events occur within each age. The cumulative proportion experiencing the event will be reported for age at first intercourse, age at first conception, and age at first marriage. In addition, age specific rates of first intercourse and first conception will be decomposed into premarital and marital rates for these events. In combination, these life tables will offer a detailed description of the timing of three major family formation events.

Rural-urban differentials will be assessed by comparing four types of areas. Rural areas will be compared to nonmetropolitan urban places, suburbs, and central cities.

A variety of socio-demographic traits may account for rural-urban differences in the timing of family formation events. We will include several of these factors in order to determine whether rural-urban differentials persist once other explanations are taken into account. Control variables include education, race (white and black), hispanic origin, region (North, West, and South), living arrangements at age 14 (with both parents or not), mother's education, father's education, and religion (Catholic, Protestant, Jewish, other, and none). Life table regression procedures are used to estimate the effects of level of urbanization on the timing of each event with and without control variables included (Lawless, 1982).

RESULTS

Timing of events. Life table results for the timing of first intercourse are presented in Table 1. No more than one

percent of women have experienced sexual intercourse before their thirteenth birthday. The proportion increases to between 10 and 20 percent before age 16, and to over 80 percent by their 21st birthday. Suburban residents are the most conservative in their initiation of first intercourse. At every age up through 22, the cumulative percentage having experienced first intercourse is lowest in suburban areas. At age 17, for example, suburban residents are about ten percentage points lower than in other areas. Comparison of central cities, nonmetropolitan urban, and rural areas indicates no appreciable differences among these areas until age 17. Thereafter, the proportions having experienced first intercourse rises more dramatically in urban nonmetropolitan places and rural areas. By age 20, central cities are about 5 percentage points lower than nonmetropolitan urban and rural areas. In sum, the major difference in the timing of first intercourse is that suburban residents delay longer that the other three groups.

The transition to nonvirginity is an important step regardless of marital status. Marriage, however, does legitimate a stable sexual union and provide a context for births and related family experience. Although a majority of teenagers begin sexual activity before marriage, there are urban-rural differences in the relative timing of these two events. Table 2 presents the decomposition of the rate of first intercourse into additive components for those who have premarital sex and those who wait until marriage (age groups are combined to reduce random

fluctuations in the rates). Not surprisingly, first sexual intercourse is more likely to occur before marriage than at the time of marriage in each age group. Differentials in premarital intercourse parallel the cumulative percentages in Table 1 showing that suburban residents delay premarital sex longer than other groups. Rates of first premarital intercourse are similar for central cities, urban nonmetropolitan places, and rural areas. After age 17, the rate of first marital intercourse is somewhat higher in suburbs than in central cities; but rural and urban nonmetropolitan areas have the highest rates of marital intercourse. In other words, rural and urban nonmetropolitan residents make the transition to nonvirginity at a younger age than others largely because they marry younger.

The next event to be considered in our sequence is conception. Summary measures of the timing of first conception are presented in Table 3. During the early teens, rural urban differentials in first conception parallel those for first intercourse: suburban residents lag behind, and the other three areas are similar. Starting at about age 17, suburban residents experience more substantial increases than central city residents, while the rates for nonmetropolitan urban and rural residents increase even more dramatically. By age 20, central city residents have the lowest percentages of conception; suburban residents are somewhat higher, and nonmetropolitan urban and rural residents are substantially higher. At age 24, 59% of central city residents have conceived a child, compared to 64% in

suburbs, 77% in nonmetropolitan urban places, and 76% in rural areas. As with sex, residents of less densely settled areas begin conceiving children at a relatively early age.

Conception also takes on a different meaning within and outside of marriage. Table 4 shows the decomposition of first conception into premarital and marital conception. Suburban females consistently have lower rates of premarital conception than women in other areas. Moreover, during the late teen years, premarital conception is higher among rural and urban nonmetropolitan residents than in central cities. The greatest differences appear, however, for rates of marital conception. Rates indicate that suburban residents surpass central city residents in first conceptions because of their higher rate of marital conception after they turn 18. In addition, the higher proportions of conceptions among rural and urban nonmetropolitan residents is a result of their high rate of marital conception rather than because of premarital conception. In short, the major difference in the timing of conception is that people in less urbanized settings have a higher rate of marital conception between the ages of 19 and 22 than do central city or suburban residents.

The third event to be considered is first marriage (see Table 5). Beginning in the early teens, rural and nonmetropolitan urban areas have the highest rates of marriage. By age 20, the cumulative percentage married in these two less urbanized areas are 15 to 20 percentage points higher than in

central cities or suburbs. For the first few years, central city and suburban rates of marriage are comparable, but after age 18 marriage rates become higher in suburban areas. These marriage trends are consistent with trends in first intercourse and first conception. Residents of less urbanized areas marry younger, resulting in earlier intercourse and pregnancy.

Multivariate analysis. Results in Table 6 address the issue of persistence in urban rural differentials after other factors are taken into account. Level of urbanization is treated as a dummy variable with rural being the implicit category. In other words, coefficients indicate the difference between rural residents and each other residence category. The "zero order" columns report results when level of urbanization is the only set of variables in the model. Positive coefficients indicate longer waiting times until the event in question occurs. The "controls" column shows the effects of level of urbanization in a multivariate model with other variables included.

Coefficients indicate a close similarity between urban nonmetropolitan and rural areas. Urban residents may delay marriage somewhat longer, but once other variables are introduced this tendency is diminished. Also after controls are added, urban nonmetropolitan residents may initiate premarital intercourse slightly earlier than rural residents. Overall, however, the differences are not large.

In comparison with rural residents, suburbanites tend to wait longer before experiencing each of the events in question.

They are especially likely to delay premarital intercourse and premarital conception. In the multivariate analysis, however, the "suburb" coefficients are reduced to the point that most are not statistically significant, and several are near zero. Only first marriage retains a statistically significant effect when controls are included. In other words, most of the difference between suburban and rural timing of events can be attributed to differences in other characteristics such as race and education.

The major difference between central city residents and rural residents is in the timing of marriage and marriage related events. Central city residents wait longer to get married and to have marital conceptions. When additional variables are introduced, these differentials are diminished, but still remain statistically significant. Only about half of the central city residents' tendency to delay marriage related events can be attributed to control variables. In the multivariate analysis, central cities provide the greatest contrast to rural areas in terms of the timing of events.

CONCLUSION

Our results suggest a continuation of urban-rural differences in family structure. Residents of rural areas and urban places outside of metropolitan areas begin sexual activity, conceive and marry at younger ages than those who live in central cities or suburbs. Earlier initiation of sex and parenthood are largely a result of younger marriage. Premarital sex and conception are no more common in less densely settled areas than

in metropolitan centers. This proclivity toward marriage is consistent with the traditional family orientation in rural areas. Early marriage commits women to family life at a younger age and increases the share of sexual activity and conception occurring within marriage. By implication, a larger share of rural children may be socialized within the context of marriage, thus contributing to the persistence of a traditional family orientation in the next generation. Early initiation of family life also implies that urban-rural differences in completed family size will continue.

The timing of family events has implications that go beyond the cumulative size and composition of families. Deviation from the normal timing of life course events can be detrimental (Hogan, 1981). Early parenthood, in particular, reduces the options for women (Haggstrom, et al 1981). Our results imply that the improvement of rural women's status may be inhibited by early family formation. Any policies aimed at improving education of labor force options for rural women should take into account the tendency toward beginning families at a younger age.

At the same time, we should not overemphasize the importance of urban-rural residence. In the first place, differences in timing are not large, with the exception of marriage. Moreover, a substantial share of the difference can be attributed to other sociodemographic characteristics. Although, level of urbanization continues to be a relevant dimension for understanding patterns of family formation, its role as an

explanatory variable is of limited importance.

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Table 1. RURAL-URBAN DIFFERENTIALS IN AGE AT FIRST INTERCOURSE.

Age	Levels of Urbanization			
	Central City	Suburb	Nonmetropolitan Urban	Rural
	Cumulative percentage who have experienced intercourse by the end of the age interval (standard errors in parentheses)			
12	.9 (.2)	.6 (.1)	.7 (.4)	1.0 (.3)
13	3.6 (.4)	2.7 (.4)	3.5 (.8)	2.9 (.5)
14	9.2 (.6)	5.9 (.4)	8.2 (1.2)	7.0 (.8)
15	19.3 (.8)	12.7 (.5)	18.7 (1.7)	17.1 (1.2)
16	30.1 (.9)	23.4 (.7)	30.0 (2.0)	32.2 (1.4)
17	44.5 (1.0)	36.4 (.8)	47.2 (2.2)	50.0 (1.6)
18	60.1 (1.0)	53.5 (.8)	68.8 (2.1)	65.1 (1.5)
19	72.4 (1.0)	65.7 (.8)	81.4 (1.8)	77.7 (1.3)
20	80.5 (.9)	74.3 (.7)	86.6 (1.6)	84.9 (1.2)
21	86.2 (.8)	82.0 (.7)	92.0 (1.3)	90.7 (1.0)
22	89.7 (.7)	88.1 (.6)	95.8 (1.0)	93.0 (.9)

Table 2. DECOMPOSITION OF THE RATE OF FIRST INTERCOURSE INTO PREMARITAL AND MARITAL (FIRST INTERCOURSE AT MARRIAGE) INTERCOURSE.

	Level of Urbanization							
	Central City		Suburb		Urban/Nonmetropolitan		Rural	
Age	Pre-Marital	Marital	Pre-Marital	Marital	Pre-Marital	Marital	Pre-Marital	Marital
12-13	.017	.001	.014	.000	.018	.000	.015	.000
14-15	.085	.004	.049	.004	.082	.004	.073	.006
16-17	.172	.014	.143	.015	.176	.039	.213	.039
18-19	.277	.069	.207	.099	.367	.143	.259	.138
20-21	.235	.110	.176	.145	.266	.194	.240	.190

Table 3. RURAL-URBAN DIFFERENTIALS IN AGE AT FIRST CONCEPTION

Age	Levels of Urbanization			
	Central City	Suburb	Nonmetropolitan Urban	Rural
	Cumulative percentage who have conceived by the end of the age interval (Standard error in parentheses)			
13	.6 (.2)	.1 (.1)	.04 (.3)	.0 --
14	2.0 (.3)	.8 (.1)	2.3 (.7)	1.0 (.3)
15	4.8 (.4)	2.5 (.3)	4.9 (.9)	4.6 (.6)
16	9.4 (.6)	6.2 (.4)	9.9 (1.3)	10.2 (.9)
17	14.6 (.7)	11.8 (.5)	15.4 (1.6)	18.9 (1.2)
18	20.5 (.8)	19.9 (.7)	26.8 (2.0)	28.8 (1.4)
19	28.2 (1.0)	29.1 (.8)	37.3 (2.2)	40.8 (1.6)
20	34.9 (1.0)	37.6 (.8)	49.1 (2.4)	50.2 (1.6)
21	42.6 (1.1)	44.8 (.9)	59.8 (2.5)	59.8 (1.6)
22	49.2 (1.1)	52.2 (.9)	67.3 (2.4)	67.8 (1.6)
23	54.0 (1.1)	58.6 (.9)	72.4 (2.3)	73.4 (1.5)
24	58.6 (1.1)	63.9 (.9)	76.7 (2.3)	75.6 (1.5)

Table 4. DECOMPOSITION OF RATE OF CONCEPTION INTO PREMARITAL AND POSTMARITAL CONCEPTION.

Age	Level of Urbanization							
	Central City		Suburb		Urban/Nonmetropolitan		Rural	
	Pre-Marital	Marital	Pre-Marital	Marital	Pre-Marital	Marital	Pre-Marital	Marital
13-14	.008	.002	.003	.001	.009	.002	.002	.003
15-16	.031	.008	.020	.008	.032	.008	.034	.014
17-18	.045	.021	.041	.038	.058	.046	.061	.055
19-20	.050	.050	.047	.078	.081	.095	.055	.124
21-22	.048	.076	.032	.089	.020	.200	.032	.185
23-24	.026	.075	.020	.120	.050	.120	.019	.119

Table 5. RURAL-URBAN DIFFERENTIALS IN AGE AT FIRST MARRIAGE

Age	Levels of Urbanization			
	Central City	Suburb	Nonmetropolitan Urban	Rural
	Cumulative percentage married by the end of the age interval (Standard error)			
13	.3 (.1)	.1 (.0)	.4 (.3)	.3 (.2)
14	.8 (.2)	.5 (.1)	1.3 (.5)	1.0 (.3)
15	2.5 (.3)	1.6 (.2)	3.1 (.8)	3.0 (.5)
16	5.6 (.5)	5.2 (.4)	8.0 (1.2)	8.4 (.9)
17	11.0 (.7)	11.0 (.5)	15.6 (1.6)	18.5 (1.2)
18	19.6 (.8)	23.0 (.7)	27.6 (2.1)	34.9 (1.5)
19	29.1 (1.0)	35.1 (.8)	46.5 (2.4)	51.7 (1.6)
20	38.2 (1.1)	46.2 (.9)	60.6 (2.4)	63.5 (1.6)
21	48.1 (1.1)	55.9 (.9)	70.6 (2.4)	74.7 (1.5)
22	56.2 (1.1)	64.9 (.9)	80.2 (2.2)	80.6 (1.4)
23	62.6 (1.1)	71.0 (.8)	83.7 (2.0)	84.6 (1.3)
24	67.5 (1.1)	76.5 (.8)	86.7 (1.9)	86.4 (1.2)

Table 6. MULTIVARIATE ANALYSIS OF RURAL-URBAN DIFFERENTIALS IN FAMILY FORMATION.

	Central City		Suburb		Urban, Nonmetropolitan	
	Zero Order	Controls[a]	Zero Order	Controls[a]	Zero Order	Controls[a]
First Intercourse	.008	-.003	.044***	-.001	-.008	-.020**
	(.005)	(.005)	(.006)	(.005)	(.008)	(.007)
premarital	-.006	-.007	.052***	.005	-.015	-.024**
	(.006)	(.006)	(.007)	(.006)	(.009)	(.009)
marital	.065***	.025**	.021*	-.003	.015	-.000
	(.009)	(.009)	(.008)	(.008)	(.014)	(.014)
First Conception	.052***	.026**	.048***	-.000	.017	.008
	(.008)	(.008)	(.008)	(.008)	(.012)	(.011)
premarital	-.004	-.003	.061***	-.015	.002	-.003
	(.012)	(.012)	(.013)	(.013)	(.019)	(.018)
marital	.106***	.055***	.037***	.016	.026	.016
	(.009)	(.009)	(.008)	(.009)	(.013)	(.013)
First Marriage	.099***	.054***	.040***	.019**	.031**	.016
	(.007)	(.007)	(.006)	(.006)	(.010)	(.010)

[a]Control variables include year of birth, race (black or white), education, region (North, South or West), father's education, mother's education, living with both parents at age 14, Spanish origin, and religion (Catholic, Protestant, Jewish, no religion).

* p <.05
** p <.01
*** p <.001